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January 7, 2009

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Art Unit 3694

Attn: Mail Stop Amendment

Re: U.S. Utility Patent Application
Application No. 10/750,030; Filing or 371(c) Date: December 31, 2003
For: **Method and Apparatus for Automatically Processing Invoiced
Payments with Selectable Payment Terms**
Inventors: STANIAR *et al.*
Our Ref: 2348.0050000

Sir:

Transmitted herewith for appropriate action are the following documents:

1. Online Credit Card Payment Authorization in the amount of \$520.00 to cover ten (10) Total Claims in Excess of 20; and
2. Amendment and Reply Under 37 C.F.R. § 1.111.

The above-listed documents are filed electronically through EFS-Web.

In the event that extensions of time are necessary to prevent abandonment of this patent application, then such extensions of time are hereby petitioned.

Commissioner for Patents
January 7, 2009
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Fee payment is provided through online credit card payment. The U.S. Patent and Trademark Office is hereby authorized to charge any fee deficiency, or credit any overpayment, to our Deposit Account No. 19-0036.

Respectfully submitted,

STERNE, KESSLER, GOLDSTEIN & FOX P.L.L.C.

A handwritten signature in black ink, reading "Jonathan Tuminaro". The signature is written in a cursive, flowing style.

Jonathan Tuminaro
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MKH/JT/kc
Enclosures

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